

Substitute for Form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number 09/520,943

Filing Date Mar-16-2000

First Named Inventor Fano, Andrew

Art Unit 3624

Examiner Name Kazim, Sam

Attorney Docket Number 60021-352501

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number			Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Number	Kind	Code <sup>2</sup> (if known)		
eva	1	5,918,217			06/29/1999	Maggioncalda et al.
eva	2	5,999,918			12/07/1999	Williams et al.
eva	3	6,012,044			01/04/2000	Maggioncalda et al.
eva	4	6,021,397			02/01/2000	Jones et al.
eva	5	6,064,984			05/16/2000	Ferguson et al.
eva	6	6,236,972			05/22/2001	Boe et al.
eva	7	6,253,192			06/26/2001	Corlett et al.

**FOREIGN PATENT DOCUMENTS**

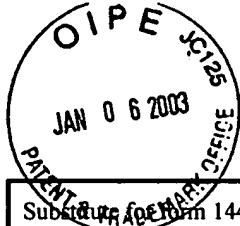
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)			
eva	8	WO	01 22253		03/29/2001	Ake, Dan	

**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
eva	9	"GE Center for Financial Learning; Planning Tools, "How much am I spending?" INTERNET ARTICLE, 'Online! 1999-2000, XP002181097, Retrieved from the Internet: <URL:http://www.financiallearning.com/ge/calculator.jsp?osp=9705&BV_SessionID=@ @@1126282150.1003930066@@@&BV_EngineID=cadccfkmghkgbedcgceckh.0> 'retrieved on 2001-10-24! page: Your Money Personality, Prioritized Spending Plan	
Examiner Signature <i>Beth Van Dore</i>			Date Considered 02/04/03

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.



Substantive Form 1449A/PTO				Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				Application Number	09/520,943
				Filing Date	Mar-08-2000
				First Named Inventor	Fano, Andrew
				Art Unit	3600
				Examiner Name	Kazimi, Hani M.
Sheet	2	of	2	Attorney Docket Number	60021-352501

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
lvd	10	BACCHUS, F; FRODUALD KABANZA: "Planning for Temporally Extended Goals" PROC. OF THE 13TH INTERN. CONFERENCE ON AI, 1996, page 1215-1222 XP002181096 Portland, whole document	
lvd	11	Bellone, Robert, "Forecast your clients; financial future", Accounting Technology, 04-1996 [retrieved 6/18/02], Volume 12, Issue 3, 6 pages, Retrieved from: Proquest Direct	
lvd	12	Carey, Theresa, "Putting the brains in your PC", Barron's, 12/7/1998 [retrieved 6/18/02], Volume 78, Issue 49, 4 pages, Retrieved from Proquest Direct.	
lvd	13	DEB, KALYANMOY: "Solving goal programming problems using multi-objective genetic algorithms" PROCEEDINGS OF THE CONGRESS ON EVOLUTIONARY COMPUTING, 6 July 1999 - 9 September 1999, page 77-84 XP002181095, page 77-page 81	
lvd	14	MEAHDR, MICHAEL: "The ABC's of Netscape Composer" 1997, SYBEX, SAN FRANCISCO-PARIS-DÜSSELDORF-SOEST, XP002181098, ISBN 0-7821-2065-2, page 15 -page 66	
lvd	15	Nelson, Stephen L., "Quicken 98 for Windows for Dummies" IDG Books Worldwide, Inc., 1997.	
lvd	16	PROBST, G.: "Gérez votre budget familial sur FX-702 P" MICRO-SYSTEMES, no. Avril, 1983, pages 133-135, XP001018760 whole document	
lvd	17	Waldron, Heather C., "The game of life", Limra's Marketfacts, Fall 1997 [retrieved 6/18/02] Volume 16, Issue 5, 5 pages, Retrieved from: Proquest Direct.	
lvd	18	Waller, Karyn M., "Filling the knowledge gap", Jorunal of Accountancy, 04-1999 [retrieved 6/21/02], Volume 187, Issue 4, pages, Retrieved from: Proquest Direct.	
lvd	19	Weverka, Paul, "Microsoft Money 98 for Dummies", IDG Books Worldwide, Inc., 1997, pages 21-29, 59-79, 149-161, and 207-229.	
Examiner Signature <i>Beth Van Dora</i>			Date Considered <i>03/04/03</i>

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.